

**Information to identify the case:**

Debtor 1	<u>Barbara A. Zacco-Varvaro</u>	Social Security number or ITIN	xxx-xx-7098
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-16985-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barbara A. Zacco-Varvaro

9/24/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Barbara A. Zacco-Varvaro  
Debtor

Case No. 20-16985-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Sep 24, 2021

Form ID: 318

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2021:

Recip ID	Recipient Name and Address
db	+ Barbara A. Zacco-Varvaro, 401 Winslow Avenue, North Cape May, NJ 08204-3049
cr	+ SN Servicing Corporation as servicer for BCMB1 TRU, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
518848173	+ ADS/Comenity/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518918457	+ BCMB1 Trust, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518889912	+ Enerbank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
518848180	+ Gatestone, 1000 North West Street, Wilmington, DE 19801-1050
518848181	+ Hayt Hayt and Landau, PO Box 500, Eatontown, NJ 07724-0500
518895587	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144X, Williamsville, NY 14221-4117
518885057	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518848185	+ Rocket Loans, 1274 Library Street, Detroit, MI 48226-2256
519111052	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Taxation, PO Box 267, Trenton, NJ 08695
518848192	+ Zenresolve, PO Box 4115, Concord, CA 94524-4115

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: pmarraffa@standingtrustee.com	Sep 24 2021 20:29:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 24 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 24 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: DRIV.COM	Sep 25 2021 00:28:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
518848174	+ EDI: AMEREXPR.COM	Sep 25 2021 00:28:00	American Express, PO Box 360001, Ft Lauderdale, FL 33336-0001
518866971	EDI: BECKLEE.COM	Sep 25 2021 00:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518848175	+ EDI: TSYS2.COM	Sep 25 2021 00:28:00	Barclay Bank, PO Box 13337, Philadelphia, PA 19101-3337
518848176	+ EDI: CAPITALONE.COM	Sep 25 2021 00:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518848177	+ EDI: WFNNB.COM	Sep 25 2021 00:28:00	Comenity - Pier 1, PO Box 659450, San Antonio, TX 78265-9450
518848178	+ EDI: WFNNB.COM	Sep 25 2021 00:28:00	Comenity Capital Bank/JJill, PO Box 182120, Columbus, OH 43218-2120

District/off: 0312-1

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Page 2 of 3

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518848179	+ Email/Text: bbagley@enerbankusa.com	Sep 24 2021 20:29:00	Enerbank USA, 1945 West Parnall Road, Jackson, MI 49201-8658
518848182	+ EDI: IRS.COM	Sep 25 2021 00:28:00	Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004
518848183	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Paypal, PO Box 960006, Orlando, FL 32896-0006
518848184	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 24 2021 20:30:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
518848187	Email/Text: bknotices@sns.com	Sep 24 2021 20:30:00	SN Servicing Corporation, for BCMB1 Trust, 323 5th Street, Eureka, CA 95501
518848186	+ EDI: DRIV.COM	Sep 25 2021 00:28:00	Santander Consumer, PO Box 660633, Dallas, TX 75266-0633
518862213	+ EDI: DRIV.COM	Sep 25 2021 00:28:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518848188	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synco/Amazon, PO Box 965015, Orlando, FL 32896-5015
518912692	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518851654	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518848189	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
518848190	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
518848191	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank/Walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

District/off: 0312-1

User: admin

Page 3 of 3

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Name	Email Address
Brian S. Thomas	on behalf of Debtor Barbara A. Zacco-Varvaro brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for BCMB1 TRUST bankruptcy@friedmanvartolo.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9